

Claims

Claims 1-20. (canceled)

21. (previously presented) A method comprising steps
of:

providing an authorized user of a credit card
issued by a service provider;

the authorized user incurring debt on the credit
card; and

for a predetermined amount of debt incurred by
the authorized user on the credit card, the service
provider submitting an entry into a sweepstakes on
behalf of the authorized user.

22. (previously presented) The method of claim 21,
further comprising conducting a drawing from entries of the
sweepstakes, wherein the entry of the authorized user is
one of the entries.

23. (previously presented) The method of claim 21,
further comprising steps of:

the authorized user referring a first customer to
the service provider for credit card services;

the first customer submitting an application for
credit card services to the service provider;

the service provider receiving, processing and
approving the application and issuing a credit card to
the first customer establishing a first referred
authorized user of a credit card; and in consideration
therefore to the authorized user

the service provider issuing valuable
consideration to the authorized user.

24. (previously presented) The method of claim 23,
wherein the step of the first customer submitting an
application for credit card services to the service
provider further includes the first customer designating
the authorized user as a referring party.

25. (previously presented) The method of claim 23,
further comprising:

the first referred authorized user referring a
second customer to the service provider for credit
card services;

the second customer submitting an application for
credit card services to the service provider;

the service provider receiving, processing and
approving the application and issuing a credit card to
the second customer establishing a second referred
authorized user of a credit card; and in consideration
therefore to the first referred authorized user

the service provider issuing valuable
consideration to the first referred authorized user.

26. (previously presented) The method of claim 25,
wherein the step of the second customer submitting an
application for credit card services to the service
provider further includes the second customer designating
the first referred authorized user as a referring party.

27. (previously presented) The method of claim 26,
further comprising:

the first referred authorized user incurring debt
on the credit card; and

for a predetermined amount of debt incurred by
the first referred authorized user on the credit card,
the service provider submitting an entry into a
sweepstakes on behalf of the first referred authorized
user.

28. (previously presented) The method of claim 27,
further comprising conducting a drawing from entries of the
sweepstakes, wherein the entry of the first referred
authorized user is one of the entries.